



Connecticut Departmental of Developmental Services

FUNERAL FUNDS FOR DDS INDIVIDUALS

1. Each person's IP should address their burial plans and it is the expectation that this discussion will be initiated by the case manager. This does not mean it has to be discussed during the meeting but there should be a plan to address burial plans. The IP guide has prompt questions to help initiate this conversation.
2. Two important facts:
 - 2a: The money allocated by DSS or in the irrevocable trust does not provide a traditional funeral or burial. (The average cost for a funeral these days is between (\$8,000-\$10,000.) Generally, this will cover the expenses for a cremation, but not much else. If you desire other services, you will need to seek out people/agencies who will donate their time/facilities, etc.
 - 2b: The funeral home does NOT have to provide any services above and beyond the resources available.
3. An individual may set aside up to \$5,400.00 from their own savings in an Irrevocable Trust for a pre-paid funeral/burial arrangement. By establishing an irrevocable trust it is not considered an asset and cannot be used for any other need. These trusts can be easily arranged with any local funeral home. They can be of any amount below the maximum and can be added to over time.
4. An individual can also purchase a burial plot opening and closing, headstone, crypt, mausoleum, urn. It is important to know these expenses are not covered by an Irrevocable Trust or arranged by the funeral home. BUT can be excluded assets for Medicaid Eligibility per DSS

UPM Up-05-18 dated 8-31-2005. These arrangements should be the first arrangements made in any funeral planning.

5. If an individual has a burial plot purchased for him/her through his/her family or with their own funds, that information should be provided to the funeral home and incorporated into the Individual Plan. That information should also be clearly marked in the individual's record at the group home and main social service file.
6. There are no limitations on the amount of money a family member may spend on an individual's arrangements. DDS or the private provider is not financially responsible for plans families make.
7. If the individual does not have a pre-paid trust arrangement, the funeral home looks to payment from the last town the person lived or from DSS. The maximum amount available through either is \$1,800.00. The funeral home usually does the necessary paperwork for this. This does not include the cost of the burial.
8. The state will pay up to \$ 1,800 towards funeral expenses. The amount increased from \$ 1,200 in 2006. (The legislature previously raised it in 1986, with the \$ 1,200 amount going into effect on July 1, 1988.) But the state's ***funeral assistance is reduced by (1) any cash on hand or savings the person may have, (2) any prepaid funeral contract, and (3) the face value of any life insurance policy the decedent owned 4) the amount in any revocable or irrevocable funeral fund. For SAGA recipients, indigent residents who did not receive assistance, and Medicaid recipients, the state's contribution is further reduced by any other contributions towards the funeral expenses in excess of \$4,600.
<http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305152> or
<http://www.cga.ct.gov/2007/rpt/2007-R-0604.htm>.
9. Social Security does not provide any death benefit unless there is a surviving spouse. If so, the amount is \$255.00
<http://www.ssa.gov/pubs/10008.html>

10. Veteran Information

http://www.vba.va.gov/benefit_facts/index.htm#BM7

11. After all the above resources have been explored and there remains an issue with Burial please request funding from the Regional OE account if necessary.

12. When a DDS consumer passes away and they have funds left over after their funeral is paid for. The remaining funds go to the person's estate. This needs to go Probate Court no matter the amount. DSS can recover from the estate the value of any medical assistance the person received from our Medicaid program on or after 10/1/93 when the person was 55 or older. From DSS UPM 7525.10 E.2.

This information is subject to change.